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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/697,497	10/27/2000	Ronald Coleman	CITI0192-US	3524
27510	7590	07/14/2004	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. SUITE 900 WASHINGTON, DC 20005			WASYLCHAK, STEVEN R	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 07/14/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/697,497	Applicant(s) COLEMAN, RONALD	
	Examiner Steven R. Wasylchak	Art Unit 3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 October 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-18 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u> </u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States

2. Claims 1-18 are rejected under 35 U.S.C. 102(b) as being unpatentable over Schreckengast et al (US 2002/0128943).

CLAIMS:

Note: columns refer to page

1. A method for identifying plausible sources of error in a risk assessment system, comprising:

identifying at least one variable of the risk assessment system;/fig 6(all; variable is investment types or match investments or reliability of information), col 4 (**page 4**), L[0009;0053]: variables of age, risk, etc.; col 1, L[0009],[0010]: variable nodes; col 2, L 6-7(reliability refers to error); col 4, L[0051],[0052]: errors; col 5, L[0073]: inconsistent information as error; col 6, L[0087]: risk toleration as risk; col 7, L[0094]: inaccuracy refers to error; col 8, L [0106]; col 9, 2F, 5(c.1): risk toleration

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determining a first hypothesis about the at least one variable;/ fig 7(721,723); col 4, L[0055,0056]: first hypothesis are actions and questions(the effects or results as we are working backwards looking for causes per specification)

providing an initial probability of the first hypothesis about the at least one variable;/fig 2 (908); col 1, L [0008]: prior probabilities includes initial probability, L [0009]: if no parents, then by deduction we have first hypothesis

identifying a change of value in the at least one variable of the risk assessment system;/ col 1, L[0007], [0008]

determining an evidentiary finding based on the change of value in the at least one variable of the risk assessment system; and/ col 3, L[0037], [0042]; [0053]

evaluating the initial probability of the first hypothesis based on the evidentiary finding./fig 7 (all, notably 723); col 1, L[0009]; col 9: claim 1, 5, 12

2. The method of claim 1, wherein the at least one variable of the risk assessment system comprises input data of the risk assessment system./fig 1(305); col 2, L [0025],[0026]

3. The method of claim 1, wherein the at least one variable of the risk assessment system comprises output data of the risk assessment system./col 1, L[0008]: output as outcomes; col 8, L [0113]: output data is the recommendation

4. The method of claim 1, wherein the at least one variable of the risk assessment system comprises data external to the risk management system but related to the risk assessment system./ col 1, L [0003]; col 6, L[0087]; col 9: claim 5

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5. The method of claim 1, wherein the risk assessment system comprises a pre-settlement exposure server./col 2, L[0025]

6. The method of claim 1, wherein the at least one variable of the risk assessment system comprises observable information./fig 1(301,303,304,205)

7. The method of claim 1, wherein the at least one variable of the risk assessment system comprises a plurality of variables, and wherein a first one of the plurality of variables implicates a second one of the variables./fig 2 (901,902); col 1I[0009]: see “subset of variables”; parents implies child variable; col 2, L [0019]: sub-situations

8. The method of claim 1, wherein determining a first hypothesis about the at least one variable comprises: hypothesizing that the at least one variable has not changed in value./ col 1, L [0008]: source nodes are subject only to prior probabilities, not to conditional probability; col 1, L[0009]: probability will not change or be influenced by conditional probability if v has no variable parents

9. The method of claim 1, wherein providing an initial probability of the first hypothesis comprises:

providing a prior probability of the at least one variable; and / abstract; col 1, L [0008]

providing an initial conditional probability of the at least one variable./ abstract; col 1, L [0008],[0009]

10. A method for identifying plausible sources of error in a financial risk assessment (FRA) system, comprising:

identifying a plurality of variables of the FRA system;/ refer to claim one above

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implementing a Bayesian network to represent implications between and among the plurality of variables;/col 1, L[0008],[0009],[0010]

generating an initial probability for each of the plurality of variables of the FRA system;/ col 1, L[0008],[0009]

extracting observed data from one of the plurality of variables of the FRA system;/ col 1, L[0003],[0004]; col 3, L[0042]

determining an evidentiary finding based on the extracted factual data from the one of the plurality of variables of the FRA system; and/ col 3, L[0037], [0042]; [0053]; col 4, L[0053]: evidentiary finding is the characteristics of the investor

assessing the initial probability for the one of the plurality of variables of the FRA system based on the evidentiary finding./ fig 7 (all, notably 723); col 1, L[0009]; col 9: claim 1, 5, 12

11. The method of claim 10, wherein the Bayesian network comprises a plurality of nodes corresponding to the plurality of variables./ col 1, L [0008],[0009],[0011]

12. The method of claim 11, further comprising:

assigning each one of the plurality of network nodes to one of the plurality of variables; and/ col 1, L [0008],[0009].[0011]

assigning an initial probability to at least one of the plurality of network nodes;/ col 1, L [0008],[0009]

13. The method of claim 10, wherein the plurality of variables comprise input data of the FRA system./col 1[0003]; [0006]

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14. The method of claim 10, wherein one of the plurality of variables comprises information implicated from input data of the FRA system./col 1, L[0006]: prediction is implicated; L[0008]: outcomes or conditional probabilities implicated, L[0009]

15. The method of claim 10, wherein the Bayesian network is implemented by a software having an applications program interface and a graphical user interface./fig 1(301,304); col 1, L[0007]: graphical structures modeled on a computer; col 2, L[0025]

16. The method of claim 10, wherein generating the initial probability for each of the plurality of variables of the FRA system comprises:

setting each of the plurality of variables to a hypothesized state;/ col 1, L [0008],[0009],[0011]

generating an initial probability for each of the plurality of variables in the set hypothesized state./ col 1, L [0008],[0009],[0011]

17. The method of claim 10, wherein the observed data comprise bias data and fact data about the one of the plurality of variables of the FRA system./ col 1, L[0003]: financial fact data; L[0005]: [0006]: historical data as fact data; fig 1(607,608,609): estimates are based upon user bias; col 9, claim 5: risk toleration bias data

18. The method of claim 10, wherein extracting observed data from one of the plurality of variables of the FRA system comprises:

observing data from the one of the plurality of variables of the FRA system; / fig 1(205); col 1, L [0025]

storing the observed data in a server archive; and/fig 1(301,303); col 1, L [0025]

extracting the stored data out of the server archive./fig 1 (200,205); col 1, L [0025]

This action is NON-FINAL. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 8:00 to 6:00 p.m. EST.

If attempts to reach examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for At Unit 3624 is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak

7/6/04



VINCENT MILLIN
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TECHNOLOGY CENTER 3600